whereinafter set forth, party of the second part:

The Woodsboro Savings Bank of Frederick

County, Maryland, a body corporate, in the sum of Fifty One Thousand Dollars (\$51,000.00)

which sum was this day lent, evidenced by and payable with interest as provided in a

Note of even date herewith.

RECD FEE 21.00

RCRD TAX 336.60

MORGAG 10609

#14935 CI23 R01 T14:3

F07/14/86

WHEREAS, it is a condition precedent to the granting of the aforesaid loan to the party of the first part, that these presents be executed to secure the payment of said indebtedness as aforesaid, and to further secure the performance of the obligations, covenants and agreements of this Deed of Trust.

NOW, THEREFORE, THIS DEED OF TRUST WITNESSETH, that the party of the first part in consideration of the premises and of the sum of One Dollar, lawful money of the United States of America, to it in hand paid by the party of the second part, the receipt of which, before the sealing and delivery of these presents is hereby acknowledged, does hereby grant and convey unto the party of the second part, as Trustee, the survivor of them, and his or their successors in trust, the following described land and premises, situate lying and being in the Johnsville Election District, Frederick County, State of Maryland, known as Lot 2, Section One, "Pleasant Acres", and recorded in Plat Book 30, folio 41, one of the Land Records of Frederick County, Maryland.

BEING all and the same real estate conveyed by a Deed from Mary Wetzel unto Roy C. Wetzel dated 26 October, 1984 and recorded in Liber 1261, folio 869 among the Land Records of Frederick County, Maryland AND ALSO BEING all and the same real estate intended to be conveyed by a Deed of even date herewith from Roy C. Wetzel unto Roy C. Wetzel and Jeannette L. Wetzel, his wife, to be recorded immediately prior to the recording of this instrument.

